

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW MEXICO**

In re:

JEAN MARIE TORRES-MONTOYA

DENNIS WILLIAM MONTOYA,

Debtor(s)

§ Case No. 17-11823-t7

§ Chapter 7

§

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 07/17/2017. The undersigned trustee was appointed on 07/17/2017.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 237,030.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>183,662.53</u>
Bank service fees	<u>1,317.68</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 52,049.79</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 03/19/2018 and the deadline for filing governmental claims was 03/19/2018. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$15,101.50. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$15,101.50, for a total compensation of \$15,101.50². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$1,434.85 for total expenses of \$1,434.85².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/26/2023

By: /s/ Edward Mazel
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit A

Page: 1

Case No.: 17-11823-t7

Case Name: TORRES-MONTOYA, JEAN MARIE
MONTOYA, DENNIS WILLIAM

Trustee Name: (510070) Edward Mazel

Date Filed (f) or Converted (c): 07/17/2017 (f)

§ 341(a) Meeting Date: 08/14/2017

For Period Ending: 04/26/2023

Claims Bar Date: 03/19/2018

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 720 Emerald Dr. NE, Rio Rancho, NM Sandoval County, Single-family home, Land, Residence: Single Family Dwelling, Four Bedroom. Entire property value: \$150,000.00	150,000.00	0.00		0.00	FA
2 Lands of Maudie Depew Lot 3, Being the E/2 W/2 NE/4 SW/4 In Section 17, T8R9, 2.5 acres, NM Land, Property No. 1050046182183000000. Entire property value: \$2,500.00	2,500.00	0.00		0.00	FA
3 2003 Toyota Tacoma 250,00 miles. Entire property value: \$3,415.00	3,415.00	0.00		0.00	FA
4 2011 Chevy Cruz 38,000 miles. Entire property value: \$7,973.00	7,973.00	0.00		0.00	FA
5* 2010 Toyota Prius 120,000 miles. Entire property value: \$6,469.00 (See Footnote)	6,469.00	0.00		0.00	FA
6 HOUSEHOLD GOODS AND FURNISHING sofa, coffee table, entertainment center, lamps, mirror, area rug, paintings Location: 720 Emerald Dr. NE, Rio Rancho NM 87124	600.00	0.00		0.00	FA
7 HOUSEHOLD GOODS AND FURNISHING Table, Chairs, Hutch, Glassware, paintings	600.00	0.00		0.00	FA
8 HOUSEHOLD GOODS AND FURNISHING Kitchen Furnishings: kitchen table, chairs, linen, cabinet, linens, dishes, baker's rack	600.00	0.00		0.00	FA
9 HOUSEHOLD GOODS AND FURNISHING stove, dishwasher, refrigerator, microwave	600.00	0.00		0.00	FA
10 HOUSEHOLD GOODS AND FURNISHING Bedroom 1 Furnishings: bed, dresser, desk, chair, books, misc. items	600.00	0.00		0.00	FA
11 HOUSEHOLD GOODS AND FURNISHING Bedroom 2 Furnishings: bed, dresser, desk, chair, misc. items	600.00	0.00		0.00	FA
12 HOUSEHOLD GOODS AND FURNISHING Bedroom 3 Furnishings: bed, 2 dressers, television, costume jewelry and chair	600.00	0.00		0.00	FA
13 HOUSEHOLD GOODS AND FURNISHING Furnishings: Bed, 2 Dressers, paintings, linens, jewelry, television	600.00	0.00		0.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit A

Page: 2

Case No.: 17-11823-t7

Case Name: TORRES-MONTOYA, JEAN MARIE
MONTOYA, DENNIS WILLIAM

Trustee Name: (510070) Edward Mazel

Date Filed (f) or Converted (c): 07/17/2017 (f)

§ 341(a) Meeting Date: 08/14/2017

For Period Ending: 04/26/2023

Claims Bar Date: 03/19/2018

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Ref. #					
14	ELECTRONICS Electronics: televisions Location: 720 Emerald Dr. NE, Rio Rancho NM 87124	600.00	0.00	0.00	FA
15	ELECTRONICS Dell Laptop	600.00	0.00	0.00	FA
16	ELECTRONICS Toshiba Laptop	450.00	0.00	0.00	FA
17	COLLECTIBLES OF VALUE Collectibles: China, Crystal, Stamp Collection Location: 720 Emerald Dr. NE, Rio Rancho NM 87124	500.00	0.00	0.00	FA
18	EQUIPMENT FOR SPORTS AND HOBBIE Clothes: Clothes Location: 720 Emerald Dr. NE, Rio Rancho NM 87124	1,000.00	0.00	0.00	FA
19	FURS AND JEWELRY Jewelry: Watches, rings Location: 720 Emerald Dr. NE, Rio Rancho NM 87124	600.00	0.00	0.00	FA
20	CASH ON HAND Cash: Cash Location: 720 Emerald Dr. NE, Rio Rancho NM 87124	50.00	0.00	0.00	FA
21	BANK ACCOUNTS Checking, Wells Fargo Bank	250.00	0.00	30.00	FA
22	BANK ACCOUNTS State Employees Credit Union Acct No. X7200	24.63	0.00	0.00	FA
23	BANK ACCOUNTS Savings: Wells Fargo Bank	75.00	0.00	0.00	FA
24	BANK ACCOUNTS State Employees Credit Union Account No. X7190	150.97	0.00	0.00	FA
25	STOCK AND BUSINESS INTERESTS Stock: Walt Disney Co	2,500.00	0.00	0.00	FA
26	STOCK AND BUSINESS INTERESTS E-Trade Account	67.74	0.00	0.00	FA
27	STOCK AND BUSINESS INTERESTS Interest in Montoya Law Inc., 100% ownership	1.00	0.00	0.00	FA
28	PENSION PLANS AND PROFIT SHARING Retirement: American Funds	371.51	0.00	0.00	FA
29	PENSION PLANS AND PROFIT SHARING Retirement: American Funds	937.72	0.00	0.00	FA

Form 1

Individual Estate Property Record and Report

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Exhibit A

Page: 3

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MONTOYA, DENNIS WILLIAM

Trustee Name: (510070) Edward Mazel

Date Filed (f) or Converted (c): 07/17/2017 (f)

§ 341(a) Meeting Date: 08/14/2017

For Period Ending: 04/26/2023

Claims Bar Date: 03/19/2018

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
30 PENSION PLANS AND PROFIT SHARING Retirement: American Funds	19,133.17	0.00		0.00	FA
31 OFFICE EQUIPMENT, FURNISHINGS, AND SUPPLIES Retirement: PERA-Dennis	10,163.83	0.00		0.00	FA
32 PENSION PLANS AND PROFIT SHARING IRA- E-Trade	340.79	0.00		0.00	FA
33 PENSION PLANS AND PROFIT SHARING Ret. or Pension Acct.: ERB - Dennis	3,659.75	0.00		0.00	FA
34 INTERESTS IN INSURANCE POLICIES Insurance: Farmers New World Life and accident	1,000.00	0.00		0.00	FA
35 INTERESTS IN INSURANCE POLICIES Insurance: Farmers New World Life and accident	50.00	0.00		0.00	FA
36 INTERESTS IN INSURANCE POLICIES Minnesota Life Ins	500.00	0.00		0.00	FA
37 CLAIMS AGAINST THIRD PARTIES Return of judgment that was vacated on appeal. D-1329-CV-2017-01310	7,000.00	0.00		0.00	FA
38 CLAIMS AGAINST THIRD PARTIES FDCPA Violation 17CV00693 (US District Court for the District of New Mexico)	1,000.00	0.00		0.00	FA
39* Claim Against Board of County Commissioners of Dona Ana County, and J. Brown Whistleblower Protection Act. Complaint filed 8/26/2016 in Dona Ana County, Third Judicial District Court; Adv. No. D-307-CV-2016-02009 (See Footnote)	0.00	0.00		237,000.00	FA
40 CLAIMS AGAINST THIRD PARTIES Possible Preference Recovery of 2007 Toyota Yaris	3,000.00	0.00		0.00	FA
40 Assets Totals (Excluding unknown values)	\$229,183.11	\$0.00		\$237,030.00	\$0.00

RE PROP# 5 1.3.18 Subject of Stay Relief Mtn by Capital One Auto Finance, Doc. 67

RE PROP# 39 3.9.22 Settlement reached for the total amount of \$237K. Special counsel to receive contingent fee of \$94,800.00 and costs totaling \$6,461.00. TTEE and D. Montoya have agreed as follows: the BK estate would receive \$77,869.50, Debtors to receive \$57,869.50. Debtors do not claim an exemption related to the litigation.
12.21.17 Hire Ttee attorney special counsel to pursue claim v. Dona Ana Co; hire A&M as general counsel
12.12.17 Dona Ana County attorney contacts TTEE re whistleblower suit and possible settlement; withdraw NDR and file report of assets since deferral deadline has passed long ago. TTEE to discuss matter with whistleblower attorneys.

Form 1
Individual Estate Property Record and Report
Asset Cases

Exhibit A

Page: 4

Case No.: 17-11823-t7

Case Name: TORRES-MONTOYA, JEAN MARIE
MONTOYA, DENNIS WILLIAM

For Period Ending: 04/26/2023

Trustee Name: (510070) Edward Mazel

Date Filed (f) or Converted (c): 07/17/2017 (f)

§ 341(a) Meeting Date: 08/14/2017

Claims Bar Date: 03/19/2018

Major Activities Affecting Case Closing:

1.30.2023 Past 60 days for reply on rqst prompt determination. Review claims distribution and submit TFR package to the UST.
1.3.23 Askew & White filed its first and final fee application and NOD. Order entered 2/1/2023. Check disbursed.
11.17.22 TTEE filed a fee application and NOD for the Accountant, Steven W. Johnson, CPA LLC (under \$1K). Order entered 11/22/2022. Check disbursed 12/12/2022.
11.4.22 Mailed the estate tax returns for year ended 9/30/2022 by certified mail to the taxing authorities.
7.6.22 TTEE filed an application and NOD to employ Accountant, Steven W. Johnson CPA LLC, and the Motion to Pay Taxes when due. Order entered 8/11/2022.
4.25.22 Withdrawal of Claim No. 11 filed by Bank of America.
4.19.22 Stipulated Order Disallowing Claim 5 by Dennis O'Brien.
4.8.22 TTEE filed an objection to Claim #10 in the amount of \$41,119.48 by PNC Bank.
4.6.22 Default Order Granting Motion to Approve Compromise.
3.9.22 Mtn and NOD filed to Approve Settlement of State Court Litigation in the total amount of \$237K. Special counsel to receive contingent fee of \$94,800.00 and costs totaling \$6,461.00. TTEE and D. Montoya have agreed as follows: the BK estate would receive \$77,869.50, Debtors to receive \$57,869.50. Debtors do not claim an exemption related to the litigation.
2.21.22 Trial in State Court Litigation.
1.17.22 hearing on MTD continued to January 28, 2022.
7.9.21 Trial scheduled for Fall 2021
3.25.21 waiting for state court
8.7.20 checked with special counsel on strategy and state court litigation.
7/2020 State court litigation proceedings and depositions taken of defendants
7.14.20 TTEE electronic correspondence with counsel re: case status and strategy
06.01.20 June 2020 depositions taken in state court
5.23.20 Trustee followed up w/ SC
4.30.20 SC filed request for trial setting
4.25.20 Follow up w/special counsel re: status of state court lawsuit
1.18.20 Follow up w/ special counsel re: status of state court lawsuit-not much development
11.19.19 TTEE email to B. Duke for update
10.21.19 TTEE followed up with special counsel on lit. against Dona Ana
4.17.19 Received an email from special counsel "We are now scheduled for trial on November 13, 2019".
7.30.18 Followup with Special Counsel on litigation against Dona Ana Co.
1.10.18 App to employ Labinoti special counsel filed; NOD sent 1.11.18; DL Obj 2.5.18; 2/9/18 Order entered
12.21.17 Hire Ttee attorney special counsel to pursue claim v. Dona Ana Co; hire A&M as general counsel
12.12.17 Dona Ana County attorney contacts TTEE re whistleblower suit and possible settlement; withdraw NDR and file report of assets since deferral deadline has passed long ago. TTEE to discuss matter with whistleblower attorneys.

Initial Projected Date Of Final Report (TFR): 06/28/2019

Current Projected Date Of Final Report (TFR): 12/30/2022

04/26/2023

Date

/s/Edward Mazel

Edward Mazel

Form 2

Cash Receipts And Disbursements Record

Exhibit B

Page: 1

Case No.: 17-11823-t7

Trustee Name: Edward Mazel (510070)

Case Name: TORRES-MONTOYA, JEAN MARIE
MONTOYA, DENNIS WILLIAM

Bank Name: Metropolitan Commercial Bank

Account #: *****0053 Checking

Taxpayer ID #: **-***8639

Blanket Bond (per case limit): \$6,638,000.00

For Period Ending: 04/26/2023

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
04/25/22		Law Office of Daniela Labinoti, PC	Settlement Proceeds (Doc. No. 94)		135,739.00		135,739.00
	{39}		Settlement Proceeds Litigation with Defendant, Board of County Commissioners of Dona Ana County \$237,000.00	1129-000			
		Brett Duke, P.C.	Special Counsel Fees per Order No. 94 -\$47,400.00	3210-600			
		Brett Duke, P.C.	Special Counsel Expenses per Order No. 94 -\$609.00	3220-610			
		Law Office of Daniela Labinoti, PC	Special Counsel Fees per Order No. 94 -\$47,400.00	3210-600			
		Law Office of Daniela Labinoti, PC	Special Counsel Expenses per Order No. 94 -\$5,852.00	3220-610			
04/29/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		21.75	135,717.25
05/03/22	101	Dennis William Montoya and Jean Marie Torres-Montoya	Order approving settlement with D. Montoya (Order No. 94)	3731-000		57,869.50	77,847.75
05/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		163.89	77,683.86
06/30/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		136.98	77,546.88
07/29/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		120.14	77,426.74
08/12/22	102	International Sureties, Ltd.	C7 Blanket Bond; Bond #016024923	2300-000		58.84	77,367.90
08/19/22	{21}	Wells Fargo Bank	Refund from WFB - Account Ending in 3669	1129-000	30.00		77,397.90
08/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		136.49	77,261.41
09/30/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		123.82	77,137.59
10/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		119.50	77,018.09
11/03/22	103	United States Treasury	Estate Tax Return Ending 9/30/2022; Dennis W. Montoya; TIN: 88-6300660; Order No. 106	2810-000		6,281.00	70,737.09
11/03/22	104	New Mexico Taxation & Revenue Dept.	Estate Tax Return Ending 9/30/2022; Dennis W. Montoya; TIN: 88-6300660; Order No. 106	2820-000		2,141.00	68,596.09
11/03/22	105	New Mexico Taxation & Revenue Dept.	Estate Tax Return Ending 9/30/2022; Jean M. Torres-Montoya; TIN: 35-7328639; Order No. 106	2820-000		2,141.00	66,455.09
11/03/22	106	United States Treasury	Estate Tax Return Ending 9/30/2022; Jean M. Torres-Montoya; TIN: 35-7328639; Order No. 106	2810-000		6,281.00	60,174.09
11/30/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		126.87	60,047.22

Page Subtotals: \$135,769.00 \$75,721.78

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Form 2

Cash Receipts And Disbursements Record

Exhibit B

Page: 2

Case No.: 17-11823-t7

Trustee Name: Edward Mazel (510070)

Case Name: TORRES-MONTOYA, JEAN MARIE
MONTOYA, DENNIS WILLIAM

Bank Name: Metropolitan Commercial Bank
Account #: *****0053 Checking

Taxpayer ID #: **-***8639

Blanket Bond (per case limit): \$6,638,000.00

For Period Ending: 04/26/2023

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
12/12/22	107	Steven W. Johnson, CPA, LLC	Order Granting First and Final Fee Application of Accountant for the Trustee (Doc. 108)			812.34	59,234.88
		Steven W. Johnson, CPA, LLC	Order Granting First and Final Fee Application of Accountant for the Trustee (Doc. 108) \$750.00	3410-000			
		Steven W. Johnson, CPA, LLC	Order Granting First and Final Fee Application of Accountant for the Trustee (Doc. 108) \$62.34	3420-000			
12/30/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		101.62	59,133.26
01/31/23		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		101.09	59,032.17
02/02/23	108	Askew & White, LLC	Order Granting First and Final Fee Application (Doc. 111)			6,816.85	52,215.32
		Askew & White, LLC	Order Granting First and Final Fee Application (Doc. 111) \$6,080.50	3210-000			
		Askew & White, LLC	Order Granting First and Final Fee Application (Doc. 111) \$736.35	3220-000			
02/28/23		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		79.19	52,136.13
03/31/23		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		86.34	52,049.79

COLUMN TOTALS

135,769.00

83,719.21

\$52,049.79

Less: Bank Transfers/CDs

0.00

0.00

Subtotal

135,769.00

83,719.21

Less: Payments to Debtors

0.00

NET Receipts / Disbursements

\$135,769.00

\$83,719.21

Form 2

Exhibit B
Page: 3

Cash Receipts And Disbursements Record

Case No.: 17-11823-t7
Case Name: TORRES-MONTOYA, JEAN MARIE
MONTOYA, DENNIS WILLIAM
Taxpayer ID #: **_***8639
For Period Ending: 04/26/2023

Trustee Name: Edward Mazel (510070)
Bank Name: Metropolitan Commercial Bank
Account #: *****0053 Checking
Blanket Bond (per case limit): \$6,638,000.00
Separate Bond (if applicable): N/A

Net Receipts:	\$135,769.00
Plus Gross Adjustments:	\$101,261.00
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$237,030.00

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****0053 Checking	\$135,769.00	\$83,719.21	\$52,049.79
	\$135,769.00	\$83,719.21	\$52,049.79

04/26/2023

Date

/s/Edward Mazel

Edward Mazel

Exhibit C

Analysis of Claims Register

Case: 17-11823-t7 JEAN M. TORRES-MONTOYA AND DENNIS W. MONTOYA

Claims Bar Date: 03/19/18

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
2	Capital One Auto Finance, a division of Capital On PO Box 60511 City Of Industry CA, CA 91716 <4210-000 Personal Property & Intangibles - Consensual Liens> , 100	Secured 12/15/17		\$0.00 \$0.00	\$0.00	\$0.00
Doc. #88 04/29/2021 Withdrawal of Claim # 2 Filed by Creditor Capital One Auto Finance, a division of Capital One, N.A.. (Rawal, Arvind)						

1.3.18 CREDITOR FILED MTN TO LIFT STAY						
1.17.18 CHANGE OF ADDRESS FOR NOTICE ONLY						
5S	Dennis O'Brien O'Friel & Levy P.C. 644 Don Gaspar Ave Santa Fe, NM 87505 <4110-000 Real Estate - Consensual Liens (mortgages, deeds of trust)> , 100	Secured 12/26/17		\$7,000.00 \$0.00	\$0.00	\$0.00
Stipulated Order Disallowing Claim 5d in its entirety. Filed 4/19/2022 (Doc. No. 97)						
11	BANK OF AMERICA, N.A. Bank of America P.O. Box 31785 Tampa, FL 33631-3785 <4110-000 Real Estate - Consensual Liens (mortgages, deeds of trust)> , 100	Secured 02/05/18		\$0.00 \$0.00	\$0.00	\$0.00
04/25/2022 Withdrawal of Claim # 11 Filed by Creditor Bank of America, N.A.						
A&W Exp	Askew & White, LLC 1122 Central Ave SW, Ste 1 Albuquerque, NM 87102 <3220-000 Attorney for Trustee Expenses (Other Firm) > , 200	Administrative 02/01/23		\$736.35 \$736.35	\$736.35	\$0.00
Order Granting First and Final Fee Application of Askew & White, LLC (Doc. 111)						
A&W Fees	Askew & White, LLC 1122 Central Ave SW, Ste 1 Albuquerque, NM 87102 <3210-000 Attorney for Trustee Fees (Other Firm)> , 200	Administrative 02/01/23		\$6,080.50 \$6,080.50	\$6,080.50	\$0.00
Order Granting First and Final Fee Application of Askew & White, LLC (Doc. 111)						

Exhibit C

Analysis of Claims Register

Case: 17-11823-t7 JEAN M. TORRES-MONTOYA AND DENNIS W. MONTOYA

Claims Bar Date: 03/19/18

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
BOND	International Sureties, Ltd. 701 Poydras St., Suite 420 New Orleans, LA 70139 <2300-000 Bond Payments> , 200	Administrative 08/12/22		\$0.00 \$58.84	\$58.84	\$0.00
CPA Exp	Steven W. Johnson, CPA, LLC 119 E. Marcy St, Suite 203 Santa Fe, NM 87501 <3420-000 Accountant for Trustee Expenses (Other Firm)> , 200 Order Granting First and Final Fee Application of Steven W. Johnson, CPA, LLC, Accountant for the Trustee (Doc. 108)	Administrative 11/22/22		\$62.34 \$62.34	\$62.34	\$0.00
CPA Fees	Steven W. Johnson, CPA, LLC 119 E. Marcy St, Suite 203 Santa Fe, NM 87501 <3410-000 Accountant for Trustee Fees (Other Firm)> , 200 Order Granting First and Final Fee Application of Steven W. Johnson, CPA, LLC, Accountant for the Trustee (Doc. 108)	Administrative 11/22/22		\$750.00 \$750.00	\$750.00	\$0.00
Dbtrs	Dennis William Montoya and Jean Marie Torres-Montoya P.O. BOX 15235 RIO RANCHO, NM 87174 <3731-000 Consultant for Trustee Fees> , 200 Per Order No. 94, settlement proceeds awarded to the Debtors from the litigation settlement of Adv. No. D-307-CV-2016-02009 against Board of County Commissioners of Dona Ana County.	Administrative 04/06/22		\$57,869.50 \$57,869.50	\$57,869.50	\$0.00
Duke Exp	Brett Duke, P.C. 4157 Rio Bravo El Paso, TX 79902 <3220-610 Special Counsel for Trustee Expenses> , 200 2/9/2018 Order Granting Trustee's Application to Employ Special Litigation Counsel (Doc. No. 77). 4/6/2022 Order Granting Trustee's Motion to Approve Settlement of Pre-Petition Litigation (Doc. No. 94)	Administrative 04/06/22		\$609.00 \$609.00	\$609.00	\$0.00

Exhibit C

Analysis of Claims Register

Case: 17-11823-t7 JEAN M. TORRES-MONTOYA AND DENNIS W. MONTOYA

Claims Bar Date: 03/19/18

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
Duke Fees	Brett Duke, P.C. Brett Duke, P.C. 4157 Rio Bravo El Paso, TX 79902 <3210-600 Special Counsel for Trustee Fees> , 200	Administrative 04/06/22		\$47,400.00 \$47,400.00	\$47,400.00	\$0.00
	2/9/2018 Order Granting Trustee's Application to Employ Special Litigation Counsel (Doc. No. 77). 4/6/2022 Order Granting Trustee's Motion to Approve Settlement of Pre-Petition Litigation (Doc. No. 94)					
FEE	Edward Mazel PO Box 21151 Albuquerque, NM 87154 <2100-000 Trustee Compensation> , 200	Administrative 08/19/22		\$15,101.50 \$15,101.50	\$0.00	\$15,101.50
IRS	United States Treasury Department of Treasury Internal Revenue Service Center Ogden, UT 84201-0048 <2810-000 Income Taxes - Internal Revenue Service (post-petition)> , 200	Administrative 11/03/22		\$6,281.00 \$6,281.00	\$6,281.00	\$0.00
	Estate Tax Return for the Period Ending September 30, 2022 Jean Marie Torres-Montoya; TIN: 35-7328639; Order Granting Motion to Pay Admin Taxes (Doc. No. 106)					
IRS	United States Treasury Department of Treasury Internal Revenue Service Center Ogden, UT 84201-0048 <2810-000 Income Taxes - Internal Revenue Service (post-petition)> , 200	Administrative 11/03/22		\$6,281.00 \$6,281.00	\$6,281.00	\$0.00
	Estate Tax Return for the Period Ending September 30, 2022 Dennis William Montoya; TIN: 88-6300660; Order Granting Motion to Pay Admin Taxes (Doc. No. 106)					
Labinoti Exp	Law Office of Daniela Labinoti, PC, <3220-610 Special Counsel for Trustee Expenses> , 200	Administrative 04/06/22		\$5,852.00 \$5,852.00	\$5,852.00	\$0.00
	2/9/2018 Order Granting Trustee's Application to Employ Special Litigation Counsel (Doc. No. 77). 4/6/2022 Order Granting Trustee's Motion to Approve Settlement of Pre-Petition Litigation (Doc. No. 94)					

Exhibit C

Analysis of Claims Register

Case: 17-11823-t7 JEAN M. TORRES-MONTOYA AND DENNIS W. MONTOYA

Claims Bar Date: 03/19/18

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
Labinoti Fees	Law Office of Daniela Labinoti, PC 707 Myrtle Ave. El Paso, TX 79901 <3210-600 Special Counsel for Trustee Fees> , 200	Administrative 04/06/22		\$47,400.00 \$47,400.00	\$47,400.00	\$0.00
	2/9/2018 Order Granting Trustee's Application to Employ Special Litigation Counsel (Doc. No. 77). 4/6/2022 Order Granting Trustee's Motion to Approve Settlement of Pre-Petition Litigation (Doc. No. 94)					
NM State	New Mexico Taxation & Revenue Dept. P.O. Box 25127 Santa Fe, NM 87504-5127 <2820-000 Other State or Local Taxes (post-petition)> , 200	Administrative 11/03/22		\$2,141.00 \$2,141.00	\$2,141.00	\$0.00
	Estate Tax Return for the Period Ending September 30, 2022 Jean Marie Torres-Montoya; TIN: 35-7328639; Order Granting Motion to Pay Admin Taxes (Doc. No. 106)					
NM State	New Mexico Taxation & Revenue Dept. P.O. Box 25127 Santa Fe, NM 87504-5127 <2820-000 Other State or Local Taxes (post-petition)> , 200	Administrative 11/03/22		\$2,141.00 \$2,141.00	\$2,141.00	\$0.00
	Estate Tax Return for the Period Ending September 30, 2022 Dennis William Montoya; TIN: 88-6300660; Order Granting Motion to Pay Admin Taxes (Doc. No. 106)					
TE	Edward Mazel PO Box 21151 Albuquerque, NM 87154 <2200-000 Trustee Expenses> , 200	Administrative 04/26/23		\$1,434.84 \$1,434.85	\$0.00	\$1,434.85
6P	New Mexico Taxation & Revenue Department Priority PO Box 8575 Albuquerque, NM 87198-8575 <5800-000 Claims of Governmental Units - § 507(a)(8)> , 570	12/28/17		\$0.00 \$0.00	\$0.00	\$0.00
	Amended claim filed by NMTRD on 4/13/2022, Claim Amount \$0.					
9P	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346 <5800-000 Claims of Governmental Units - § 507(a)(8)> , 570	Priority 01/05/18		\$0.00 \$0.00	\$0.00	\$0.00
	Amended claim filed by IRS on 4/8/2022. Claim Amount \$0.					

Exhibit C

Analysis of Claims Register

Case: 17-11823-t7 JEAN M. TORRES-MONTOYA AND DENNIS W. MONTOYA

Claims Bar Date: 03/19/18

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
1	TD Bank, USA by American InfoSource LP as agent PO Box 248866 Oklahoma City, OK 731248866 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 12/14/17		\$403.95 \$403.95	\$0.00	\$403.95
3	Wells Fargo Bank, N.A. Wells Fargo Card Services PO Box 9210 Des Moines, IA 50306 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 12/21/17		\$10,081.96 \$10,081.96	\$0.00	\$10,081.96
4	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 12/26/17		\$1,695.92 \$1,695.92	\$0.00	\$1,695.92
5	Dennis O'Brien O'Friel & Levy P.C. 644 Don Gaspar Ave Santa Fe, NM 87505 <7100-000 General Unsecured - § 726(a)(2)> , 610 Stipulated Order Disallowing Claim 5d in its entirety. Filed 4/19/2022 (Doc. No. 97)	Unsecured 12/26/17		\$576,000.00 \$0.00	\$0.00	\$0.00
5U	Dennis O'Brien O'Friel & Levy P.C. 644 Don Gaspar Ave Santa Fe, NM 87505 <7100-000 General Unsecured - § 726(a)(2)> , 610 Stipulated Order Disallowing Claim 5d in its entirety. Filed 4/19/2022 (Doc. No. 97)	Unsecured 12/26/17		\$569,000.00 \$0.00	\$0.00	\$0.00
6	New Mexico Taxation & Revenue Department NM Taxation & Revenue Department PO Box 8575 Albuquerque, NM 871988575 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 12/28/17		\$0.00 \$0.00	\$0.00	\$0.00

Exhibit C

Analysis of Claims Register

Case: 17-11823-t7 JEAN M. TORRES-MONTOYA AND DENNIS W. MONTOYA

Claims Bar Date: 03/19/18

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
6U	New Mexico Taxation & Revenue Department PO Box 8575 Albuquerque, NM 87198-8575 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 12/28/17		\$0.00 \$0.00	\$0.00	\$0.00
Amended claim filed by NMTRD on 4/13/2022, Claim Amount \$0.						
7	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 12/29/17		\$2,790.55 \$2,790.55	\$0.00	\$2,790.55
8	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 12/29/17		\$4,538.67 \$4,538.67	\$0.00	\$4,538.67
9	Internal Revenue Service P.O. Box 7317 Philadelphia, PA 191017317 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 01/05/18		\$0.00 \$0.00	\$0.00	\$0.00
9U	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 01/05/18		\$0.00 \$0.00	\$0.00	\$0.00
Amended claim filed by IRS on 4/8/2022. Claim Amount \$0.						
10	PNC Bank, National Association PNC Legal Mail Stop: PT-PTWR-19-1, 300 Fifth Avenue Pittsburgh, PA 15222 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 01/23/18		\$0.00 \$0.00	\$0.00	\$0.00
04/08/2022 Objection to Claim 10 in the amount of \$41,119.48 by Claimant PNC Bank, National Association Filed by Trustee.						
05/10/2022 Withdrawal of Claim # 10 Filed by Creditor PNC Bank, National Association.						

Exhibit C

Analysis of Claims Register

Case: 17-11823-t7 JEAN M. TORRES-MONTOYA AND DENNIS W. MONTOYA

Claims Bar Date: 03/19/18

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
12	Quantum3 Group LLC as agent for Sadino Funding LLC PO Box 788 Kirkland, WA 98083-0788 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/09/18		\$189.04 \$189.04	\$0.00	\$189.04
13	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/13/18		\$348.20 \$348.20	\$0.00	\$348.20
14	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/13/18		\$632.03 \$632.03	\$0.00	\$632.03
15	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/14/18		\$671.00 \$671.00	\$0.00	\$671.00
16	CACH, LLC its successors and assigns as assignee of Bank of America, N.A. Resurgent Capital Services, PO Box 10587 Greenville, SC 29603-0587 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/14/18		\$65,552.70 \$65,552.70	\$0.00	\$65,552.70
17	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/14/18		\$321.25 \$321.25	\$0.00	\$321.25

Exhibit C

Analysis of Claims Register

Case: 17-11823-t7 JEAN M. TORRES-MONTOYA AND DENNIS W. MONTOYA

Claims Bar Date: 03/19/18

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
18	MERRICK BANK Resurgent Capital Services PO Box 10368 Greenville, SC 29603-0368 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/14/18		\$1,328.05 \$1,328.05	\$0.00	\$1,328.05
19	PYOD, LLC its successors and assigns as assignee of FNBM, LLC Resurgent Capital Services, PO Box 19008 Greenville, SC 29602 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/15/18		\$918.51 \$918.51	\$0.00	\$918.51
20	PYOD, LLC its successors and assigns as assignee of FNBM, LLC Resurgent Capital Services, PO Box 19008 Greenville, SC 29602 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/15/18		\$627.18 \$627.18	\$0.00	\$627.18
21	Farmers Insurance Exchange PO Box 2959 Shawnee Mission, KS 66201 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/16/18		\$4,114.34 \$4,114.34	\$0.00	\$4,114.34
22	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620	Unsecured 04/25/19		\$2,908.79 \$2,908.79	\$0.00	\$2,908.79
				Case Total:	\$183,662.53	\$113,658.49

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-11823-t7

Case Name: JEAN M. TORRES-MONTOYA AND DENNIS W. MONTOYA

Trustee Name: Edward Mazel

Balance on hand: \$ 52,049.79

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
11	BANK OF AMERICA, N.A.	0.00	0.00	0.00	0.00
2	Capital One Auto Finance, a division of Capital On	0.00	0.00	0.00	0.00
5S	Dennis O'Brien	7,000.00	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 52,049.79

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Edward Mazel	15,101.50	0.00	15,101.50
Trustee, Expenses - Edward Mazel	1,434.85	0.00	1,434.85
Bond Payments - International Sureties, Ltd.	58.84	58.84	0.00
Income Taxes - Internal Revenue Service (post-petition) - United States Treasury	6,281.00	6,281.00	0.00
Income Taxes - Internal Revenue Service (post-petition) - United States Treasury	6,281.00	6,281.00	0.00
Other State or Local Taxes (post-petition) - New Mexico Taxation & Revenue Dept.	2,141.00	2,141.00	0.00
Other State or Local Taxes (post-petition) - New Mexico Taxation & Revenue Dept.	2,141.00	2,141.00	0.00
Attorney for Trustee Fees (Other Firm) - Askew & White, LLC	6,080.50	6,080.50	0.00
Special Counsel for Trustee Fees - Law Office of Daniela Labinoti, PC	47,400.00	47,400.00	0.00
Special Counsel for Trustee Fees - Brett Duke, P.C.	47,400.00	47,400.00	0.00
Attorney for Trustee Expenses (Other Firm) - Askew & White, LLC	736.35	736.35	0.00
Special Counsel for Trustee Expenses - Law Office of Daniela Labinoti, PC	5,852.00	5,852.00	0.00
Special Counsel for Trustee Expenses - Brett Duke, P.C.	609.00	609.00	0.00
Accountant for Trustee Fees (Other Firm) - Steven W. Johnson, CPA, LLC	750.00	750.00	0.00
Accountant for Trustee Expenses (Other Firm) - Steven W. Johnson, CPA, LLC	62.34	62.34	0.00
Consultant for Trustee Fees - Dennis William Montoya and Jean Marie Torres-Montoya	57,869.50	57,869.50	0.00

Total to be paid for chapter 7 administrative expenses:	\$	16,536.35
Remaining balance:	\$	35,513.44

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses:	\$	0.00
Remaining balance:	\$	35,513.44

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6P	New Mexico Taxation & Revenue Department	0.00	0.00	0.00
9P	Internal Revenue Service	0.00	0.00	0.00

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 35,513.44

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$94,213.35 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 37.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	TD Bank, USA by American InfoSource LP as agent	403.95	0.00	152.28
3	Wells Fargo Bank, N.A. Wells Fargo Card Services	10,081.96	0.00	3,800.37
4	Discover Bank Discover Products Inc	1,695.92	0.00	639.27
5	Dennis O'Brien O'Friel & Levy P.C.	0.00	0.00	0.00
5U	Dennis O'Brien	0.00	0.00	0.00
6	New Mexico Taxation & Revenue Department	0.00	0.00	0.00
6U	New Mexico Taxation & Revenue Department	0.00	0.00	0.00
7	Capital One Bank (USA), N.A.	2,790.55	0.00	1,051.89
8	Capital One Bank (USA), N.A.	4,538.67	0.00	1,710.84
9	Internal Revenue Service	0.00	0.00	0.00
9U	Internal Revenue Service	0.00	0.00	0.00
10	PNC Bank, National Association	0.00	0.00	0.00
12	Quantum3 Group LLC as agent for	189.04	0.00	71.26
13	Portfolio Recovery Associates, LLC	348.20	0.00	131.25
14	Portfolio Recovery Associates, LLC	632.03	0.00	238.24
15	Portfolio Recovery Associates, LLC	671.00	0.00	252.93
16	CACH, LLC its successors and assigns as assignee	65,552.70	0.00	24,709.89
17	Portfolio Recovery Associates, LLC	321.25	0.00	121.09
18	MERRICK BANK	1,328.05	0.00	500.60
19	PYOD, LLC its successors and assigns as assignee	918.51	0.00	346.23
20	PYOD, LLC its successors and assigns as assignee	627.18	0.00	236.41
21	Farmers Insurance Exchange	4,114.34	0.00	1,550.89

Total to be paid for timely general unsecured claims:

\$ 35,513.44

Remaining balance:

\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$2,908.79 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
22	Capital One, N.A.	2,908.79	0.00	0.00

Total to be paid for tardily filed general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00